



375.00 - 201 - A  
~~17650634~~

SYSTEM FOR MARKETING GOODS AND SERVICES  
UTILIZING COMPUTERIZED CENTRAL AND REMOTE FACILITIES

Cross Reference to Related Applications

This application is a continuation-in-part of copending

5 U.S. applications Ser. No.08/268,309, filed June 29, 1994 which was a continuation-in part of Ser. No.08/264,184, filed June 22, 1994. That application was a continuation-in-part of Ser. No. 08/051,743, filed April 22, 1993, which in turn was a continuation-in-part of Ser. No. 07/855,099, filed March 20, 1992, all of which are incorporated herein by reference.

Field of the Invention

The present invention generally relates to a system and means for establishing a communicating link between remote facilities. More particularly, the invention is concerned with a system and means for facilitating transactions between central and remote facilities utilizing electronic communications devices, and computing equipment for concurrently or nonconcurrently transmitting voice, music, audio, data, images, video, optic information, and/or signals. Such systems will be used to market, sell, finance, and insure goods and/or services.

## Background of the Invention

Over the years, the marketing of certain financial services, and, in general, in the marketing of other goods and services, has been hindered increasingly by such problems as high administrative costs, long delays in creating and implementing services, and complex methods that confound and confuse those at retail sales locations as well as their customers. These problems have been especially prevalent in the financial services industry.

The traditional approach to marketing financial service products has been to offer such services at retail sales locations by employees of the retail businesses acting as agents for the financial services companies. One of the consequences of this traditional approach is that each retail sales business must have the necessary means for calculating or computing and quoting rather complicated matters, such as payments and premiums, and to be responsible for maintaining computer hardware and software systems independently of and in addition to those at the financial service companies. All too frequently these requirements result in contracts which must be amended, endorsed, or worse, completely rejected.

Another consequence of this traditional approach is that in acting as agents of the financial services companies, the employees of the retail sales businesses are usually required to be licensed in their state to do so. High turnover rate of these employees can pose

serious problems. Further, there are considerable costs for the retail sales businesses in maintaining separately these in-house systems, and for replacing them to keep pace with changing products and regulations.

5

An ideal system would utilize central and remote locations working together to overcome such problems. Such systems have been tried, but they have not been totally satisfactory. One of the first to use central and remote facilities was Lockwood in U.S. 4,567,359. By Lockwood each remote terminal was programmed to elicit information in a predetermined sequence from a customer, and to transmit that information to a central processing center. This was done in a fashion similar to a programmed course. Lockwood obtained the required information by means of simulated interviews with a fictitious agent created by audio-visual devices. The information obtained was merely input for use in Lockwood's program, and the customer had no latitude. Using that approach a customer was asked pertinent questions in order to learn the type of insurance desired and other information necessary to process a quotation.

20

At a central terminal the information was processed and the results were transmitted back to the remote terminal. The customer was then given an opportunity to select a policy or take it home for study. These were his only options. In Lockwood the customer terminal was there for the purpose of satisfying the central processing center, and not for assisting the customer.

RECORDED - INDEXED - SERIALIZED - FILED

In U.S. 5,231,571 D'Agostino referred to Lockwood, and rejected the Lockwood method because the customer had no say, pointing out that Lockwood's remote computers greatly reduced labor costs, but the reduction of such costs was at the expense of completely removing the human interface. To overcome this problem D'Agostino provided a computerized system which included a personal representative, or financial assistant, at a central terminal. Each customer terminal stored all financial information, and a display was provided at each of those terminals so that the central representative could display selected information. Thus, a central terminal was linked to a customer terminal, but the display, and all of the information at the customer terminal, were controlled at the central terminal. The output was controlled by a representative at the central terminal in response to one-on-one conversations between the customer and the representative. The customer had no computer, and D'Agostino did not want him to. The customer was to converse and not use a terminal. Neither Lockwood nor D'Agostino, then, completely solved the problem existing between remote and central facilities.

In U.S. 4,992,940 Dworkin also dealt with a facility having a remote and central facility, providing a remote system for locating the best available prices for products or services. For the remote facility Dworkin used a series of screens, tests and templates designed to elicit the desires of a customer. The customer selected options in multiple choice fashion or filled in blanks in templates. When the

series was completed the customer's desires relative to goods, their sources and prices, was to have been obtained for use at the central facility. The resulting information desired by the customer was then transmitted back to the customer after being processed.

5

Another remote transaction system, disclosed in U.S. 4,845,636 to Walker, provided a transaction booth located remotely from an operations center. It was used for facilitating such transactions as renting automobiles. The booth and center were connected by audio and video equipment used for transmitting audio and video signals from the customer in the booth to the agent at the operations center in order to negotiate a transaction. The customer in this instance knew what he wanted. He was not shopping, but merely seeking to effect a predetermined transaction.

A review of this prior art shows that all of these systems fall short because none take all types of customer personalities into consideration. In the course of several years of teaching computer classes I developed a theory regarding human interaction with computers which was partially the basis for the system provided herein. From my observations of students I found that there were three classifications of human attitudes toward the use of computers. The first group preferred to be left alone when using computers and wanted to work things out on their own. This group tended to be very independent and to them the unrequested assistance of a representative was an intrusion. This independent group needed an

20

input device operating in a self-service mod .

A second group wanted to be told what they needed to do, and thereafter would help themselves. This dependent group needed the assistance of a live attendant in conjunction with an input device.  
Such customers, thereafter, would help themselves.

5  
A third group of students wanted to be shown what to do every step of the way. This group wanted to be allowed to sit back and passively watch whatever was being presented. This passive group required a live attendant who could take control of the system.

It is to be appreciated that none of the references discussed hereinbefore satisfy all types of customers. The invention herein takes all three types of customers, the passive, the dependent, and the independent customers into consideration, and provides a system that any of the three can use. This is not true of the prior art, even when combined. Consequently, a need still exists for new and improved systems utilizing central and remote facilities. The need is for a system which provides the customers with more latitude and fewer limitations in shopping for goods and services, or for engaging in business transactions. Such a system and means are provided herein.

20  
**Object<sup>S</sup> of the Invention**

The principal object of the system and means of the present invention is to facilitate transactions, especially financing, for

customers at remote locations, including transactions for car, truck,  
boat and motorcycle dealerships, department stores, public locations  
such as shopping malls, auction houses, airports, grocery stores, and  
real estate offices where customers can shop for homes. Especially  
5 important transactions are those in computer stores, homes, factories,  
and office buildings where a consumer or customer wishes to obtain  
product information or perform a transaction on the site.

Another object of the invention is to provide a means whereby  
auction houses at remote locations can be concurrently linked with one  
10 or more central facilities or auction houses so that groups of customers  
at each remote or local auction facility can participate in the actual  
auction at one or more distant central facilities or houses. Auctions  
taking place throughout the world can be linked so that a customer in  
Saint Louis can participate and bid in an auction concurrently taking  
15 place in Hong Kong or France.

Still another object of the invention is to link a number of  
terminals to form an electronic shopping store permitting the customer  
to obtain desired information on the products of his choice while  
having access to highly knowledgeable representatives. Customers can  
20 also record (print or otherwise) selected information for their later  
review.

Other objects of the invention are to centralize and simplify the  
responsibilities over products; shorten the time required to create and  
implement new products in the financial services arena; and to provide

a wider variety of products for customers.

#### Summary of the Invention

Provided herein is a system which enables a customer to obtain knowledgeable assistance from a central facility and its salesperson or representative. This would be especially beneficial for customers of retail stores which sell large ticket items or complicated products which require or benefit from highly or moderately skilled sales people. This would respond to a common complaint that few stores have knowledgeable staff. The customer can then select and pay for his purchase at the terminal and take possession of his goods upon leaving.

As emphasized the system for marketing products and services herein includes a customer computerized communications facility, a central computerized communications facility remote therefrom, and a data link between them. An improvement herein is that computer means are provided at both the customer computerized communications facility and the central computerized communications facility, adapted to transmit and receive images and data from one to the other. Means also establish voice contact between the two communications facilities. A database is located at the central computerized communications facility containing products and services information. Input means at the customer computerized communications facility are adapted to enable a passive type of customer to access that database in order to

view a presentation established to educate the customer about goods and services. Input means are also adapted to enable a dependent type of customer to contact a representative at the central computerized facility while at the same time accessing the database, and if desired, bypassing the presentation to go to his desired level of information. The input means are also adapted to enable an independent type customer to proceed to a higher information level and in a self-service mode, to browse through the database to view desired information to learn about goods and services at that level of knowledge. Means are provided enabling all types of customers at any time they desire personal assistance to establish voice contact to talk to a representative at the central computerized communications facility. Input means located at the customer computerized communications facility and application software located at the central computerized communications facility enable either type of customer to download from the central computerized communications facility to the customer computerized communications facility information, for instance prices and contracts, desired by the customer.

#### The Invention

The approach of this invention is to permit passive, dependent, and independent customers to shop electronically in the fashion they are accustomed to, that is, as though they were using the yellow or white pages or were shopping in a mall. The system thus adapts to

customers rather than requiring customers to adapt to the system.

The problem with the prior art is that it failed to recognize that the public they were dealing with is a generation accustomed to television. They were not accustomed to having to read large amounts of text and would no longer accept that approach. This failure on their part greatly explains their poor results and why the public refused to accept their antiquated methods. The use of computerized voice is significant. The prior art is limited generally to transmitting only text and perhaps a few graphics, requiring that the customer read a great amount of text to get the information <sup>he</sup> ~~they~~ wanted. In contrast, the system of the present invention understands these preferences and has adjusted the system accordingly to accommodate the present generation.

A disadvantage of text is its limited ability to convey enthusiasm, emotion, and in general meaning. There is much contained in human speech in terms of inflection, tone, and volume which convey a significant part of the idea intended. Consider that a particular sentence can when spoken one way be a compliment, yet when spoken with different inflection it becomes an insult. As illustrated, text seldom conveys these colorful aspects of speech and can never succinctly convey a complex thought or idea entirely. Even worse results can be obtained when translating from one language to another. Text only approximates speech. It does not replace it as the forerunners of these systems assumed. For this reason this system's

use of computerized voice provides surprising and superior results.

For the receptivity of passive customers presentations are transmitted to his computer screen utilizing well known and respected individuals who will describe and explain the features and advantages of the products offered. Another approach is to transmit to the customer's screen a program including a panel of experts to review a variety of products while comparing their features for the benefit of the customer.

In addition, for the passive type customer narration can be played on the customer's speakers. And preferably the voice to be transmitted will be digitized. The reason for using digitized voice is that typically synthesized voice lacks the color and qualities of the human voice. There can be cost benefits in using synthesized versus digitized voice, because synthesizing eliminates the need to hire a professional narrator, and because the script can be transmitted and synthesized at the customer location. In some cases, too, limitations on a network can make the use of voice synthesis necessary. However, since the system will be used for marketing and selling, it will be beneficial to provide the most convincing and professional narration possible. Therefore where possible the preferred approach is to transmit digitized voice.

It is preferred that as the program or commercial is presented the system be adapted to display simultaneously the text of that narration somewhere on the customer's screen. This provision has

multiple purposes, one being that some customers can be hearing impaired and the system will need some way of delivering the message to that customer. Another reason is that one problem with audio is its linear aspect. If while listening to the audio portion the customer misses or misunderstands a section he cannot readily determine what he missed except by replaying the entire narration clip. Whereas, if we include the text at, for example, the bottom of the screen the customer will be able to quickly zoom in on those portions that were unclear to him.

The information provided for the passive customer can be accompanied by background music as is customary for presentations. The system can as well determine appropriate music based on a customer's profile or can allow the customer to select <sup>their</sup> ~~their~~ music by category or artist. In this way an otherwise flawless presentation would not be jeopardized by inappropriate music the customer can find uninteresting or annoying.

As an inducement for passive type customers to use the system they can be provided a collection of entertainment-based programming. This can include movies, games or other popular forms of audio and video entertainment. In return for presenting this information to the customer they will be presented, from time to time, a collection of commercials of those firms who sponsor the entertainment-based programming. These commercials can be shown intermittently during entertainment viewing or as a customer waits for live assistance. In

determining which commercials the customer is to view the system could use demographic information of each customer to electronically determine which commercials are appropriate for a given customer. This database of stored demographic information could be periodically updated by prompting customers during their use of the system for personal information or preferences. Demographic information can also be collected by merely recording the responses of each customer as they use the system and building from it a customer profile which can thereafter be used to select appropriate commercials for each customer. The advantage of this approach is that without this technique customers are blindly shown commercials that can be inappropriate thereby wasting both the customer's time and the advertiser's money.

In another approach each customer can watch a specified number of minutes of commercials and a given number of minutes of entertainment programming. Computer means can be utilized to keep track of each customer's account. Alternatively, customers can elect to bypass some or all commercials and instead pay for their entertainment programming. While watching commercials, customers will have the opportunity to request additional information on selected products. In return their account<sup>N</sup> could be credited for this additional commercial time to satisfy the customer's required minutes of commercial viewing. This means permits sponsors to reach only those system users who are most likely to have a need for their products.

Referring now to the equipment, it will be appreciated that the

A  
5  
DECODED  
150000  
overall system means will be the same. The equipment will just be used more by the independent customer, somewhat less by the dependent customer, and even less by the passive customer. At ~~At~~  
the remote retail sales facility an area is established where an array of electronic communications and computing equipment is provided in accordance with the present invention for transmitting and/or receiving information comprising images, video, audio, music, voice, and data about financial services or other goods and services between the central financial services facility and the customer at the remote facility. In addition, in order that a representative at the central location can communicate with the customer, a complementary array of electronic communications and computing equipment is located at the central location. A speaker phone is also contemplated herein, intended to encompass other comparable devices, such as a video phone or the like, where in addition to 2-way verbal contact the customer can establish 2-way or 1-way visual contact with the representative at the central facility. Concurrently or subsequently the remote terminal can transmit its phone number, serial number, or identification code to the central facility so as to identify itself and thus satisfy any future administrative needs of the central facility should for example a break in communications occur and the need arise to reestablish contact with the specific remote facility and its customer.

Each of these components of the respective electronics

communications equipment at the respective facilities is per se a conventional off-the-shelf item and thus it is not necessary to describe such components in any further detail. As an example, speakers at the customer site can be mounted at various locations. A preferred approach is to mount them at approximately ear level. As another approach, the speakers can be mounted from above with a dome placed above the speakers. The benefit of this is that the customer will be surrounded with a wall of sound giving the impression that he or she is inside the system. It should help create a heightened sense of realism that can be very instrumental for certain products such as travel services.

The central facility will have no physical presence at the remote facility. In general substantially all application software will be located at each central facility, and programs there will prompt the customer for input, choices, or preferences so that the customer will contact the central facility and then indicate those choices or preferences. Certain software at the central facility can be downloaded to the remote location to provide proper control and support for the customer. Such downloaded software can be stored temporarily at the remote facility to be used only in the current session, or it can be retained for future sessions. It can provide for the simple updating of any needed communications or other remotely located software at the remote facility and ensure that each remote location will be compliant with future standards of communication and

protocol based upon changing needs and industry standards. It can also be beneficial to quickly download a catalogue of desired or requested information to permit the customer to review leisurely while terminating the communication link to reduce connect charges or free utilization of the central facility's resources. The customer can then reestablish contact with the previous or a new representative and central facility when he is ready. To facilitate such a technique the remote or central location can record the stopping point of the customer's last on-line presentation so that when contact is resumed an appropriate presentation continuing point can be ascertained. The storage of all product information at the central facility means that all activities including product information about these goods and services are centralized at the central facility. It should be understood however that certain minor information can be stored at remote facilities such as directories of facilities for dialing purposes or a data base of providers of goods and services arranged by category of business or products offered such as in the Yellow Pages phone directory. In addition information of a lesser or unrelated nature can be stored at the remote facility to attract or induce customers to use the system.

20 Detailed Description of the Invention

Having

described the invention in general terms, it remains to exemplify the invention by way of a specific embodiment in conjunction with a drawing.

### Brief Description of the Drawings

In the following detailed description, reference will be made to the attached drawing in which:

5 Fig. 1 is a block diagram of an array of electronic communication devices and computing equipment employed in a system and means for facilitating transactions in accordance with the practice of this invention.

### Detailed Description of the Invention

The preferred embodiment of a system 10 and means for facilitating transactions in accordance with the principles of the present invention will now be described in detail. The transactions facilitating system 10 includes at least one central facility 12, such as a financial services company, marketer, or manufacturer and at least one remote facility 14, such as a retail sales facility, or any other public or private location from which a potential customer of the central facility 12 can wish assistance in facilitating a transaction. For instance, the remote facility 14 can be a retail sales facility, such as a car, truck, boat and/or motorcycle dealership. The central financial services facility 12 can be a bank, credit union or a finance company for the purposes of illustration, since any central facility from which a customer can wish assistance in facilitating a transaction will utilize the invention.

SUB  
F1>  
~~As seen in Fig. 1, the equipment used at the two facilities includes a modem 30, a digital computer 32 or other means for~~

*Sub*  
*Fl*  
*Next*

—processing information, instructions or data, a phone 34 or other means for exchange of audio transmission, a monitor 36 and a keyboard or other input device 38. Only a complementary printer is not needed at the financial services facility 12 for the purpose of facilitating transactions in accordance with the present invention.

5  
Preferably, two separate phone lines 40, 42 are available to interconnect the respective phones 20, 34 of the facilities 14, 12 simultaneously with, but separately from, the interconnection of the respective modems 16, 30 of the facilities 14, 12 so that voice or audio, visual, and data communication can be ongoing concurrently between the customer at the remote facility 14 and an agent at the financial services facility 12. Alternatively such contact can be established by coaxial cable such as through a cable company or some other means of establishing contact or by means of some wireless technology such as radio.

In the illustrated case of financial services, the system 10 facilitates the carrying out of activities such as financial business transactions in accordance with the principles of the present invention by employing an array of computer means for transmitting and/or receiving information comprising images, video, audio, voice, music, and/or data between the financial services facility or location 12 and a customer at one of the respective remote facilities or locations 14. The video can be full motion and can comprise still images. The audio can comprise voice, music, and sound effects such as are commonly

found in commercials. The information can also include text and graphics. The array of electronic communications and computing equipment includes a modem 16, a digital computer 18, a speaker phone 20 or other means of providing 2way voice contact, a monitor 22 or other means of conveying images, a printer 24 or other means for recording signals or information conveyed from the company 12, and a keyboard or input device 26. Additionally, a mail bag 28 or other means for remitting payment or documents is provided at the remote facility 14.

The financial services facility 12 offering the goods and/or services or assistance in facilitating such a transaction is established at a central location. Each retail sales or remote facility 14 is sited at a given remote location where potential customers are located whether stationary or portable. In this respect the system can be used to execute a transaction between the customer and the central facility or it can only provide assistance to the customer in his selection of goods and services which a local or remote facility are to thereafter provide.

Having described the central and remote facilities *per se*, I will now explain their use. At the remote facility 14, the customer of the retail sales facility 14 and/or of the financial services facility 12, is escorted to the area where the above-described array of electronics communications and computing equipment of the retail sales facility 14 is provided. A customer can approach the equipment unescorted, but it is believed that many first time customers will be reluctant to use

the system without first being introduced to it by a live attendant. The customer presses an auto dial button 44 on the speaker phone 20 or uses his input device such as a touch screen to select a central facility to contact from a list displayed on his monitor and in doing so establishes contact with the financial services company 12 and perhaps its agent by way of some means of transmitting data, audio, and/or visual information comprising telephone or video phone and permitting the simultaneous or concurrent transmitting of audio, video, and data as the customer and representative speak with one another or establish voice contact and while the representative provides the customer with information about goods and/or services.

Having established contact the customer and agent then speak with one another by way of the phones 20, 34 of the respective facilities 14, 12. Concurrently, the agent by using his or her digital computer 32, monitor 36, keyboard 38 or other input device and modem 30 establishes electronic contact with the customer's modem 16, digital computer 18, monitor 22 and printer 24 if such contact has not already been established by the customer by means of a single telephone or communications line, or wireless means to transmit and provide helpful audio, video, and data information to the customer about the transaction being proposed for the customer by the financial services facility 12. Such information can take the form of charts and the like displayed on the monitor 22 or printed on a sheet of paper by the printer 24.

It is again emphasized that the agent residing at the central financial services company 12 has the ability to control the above-described electronic communications and computer equipment located at the remote facility 14 with the customer present. In addition a digital computer 18 stores suitable well-known off-the-shelf operations, 5 communications and perhaps graphics software programs in its memory and is operational to translate the signals, electronic or otherwise, caused to be transmitted from the financial services facility 12 into such displayed, audio reproduced, recorded, or printed information.

10  
The agent is thereby able for example to display any desired information at will on the customer's monitor 22 or to print any information at will on the customer's printer 24. The customer can respond verbally to central facility prompts initiated by the representative or the central facility equipment via the speaker phone 15 or by using his or her keyboard 26 or other input device or some 20 other means to convey customer supplied information.

In addition to the display capabilities, to enable the passive customer to replay any desired portion of his presentation, an icon appears on the screen so that the passive customer can recall portions without having to use a keyboard. By using the icon the customer can cause the system to repeat that portion of audio which he desires 20 to hear again. In fact, the icon can be the text itself.

The passive type customer may prefer, as an input device, a touch screen, permitting him or her to press a screen display to

obtain his choices. In addition to that type of input, voice activated responses, that is, voice input will permit him to speak his responses or selections in order to input his data. Personal data to be supplied by the customer thus can be voice input or by other appropriate means, such as a personal data card, or a magnetic reader or other comparable device capable of retrieving information. The system can then permit the customer to update or correct any information provided.

One advantage of using a touch screen is that if a customer prefers to help themselves yet needs to enter alpha numeric data such as their name, address or other data the system can temporarily display on the screen a template of a keyboard the customer can then use to key in their response. This means can also be used to allow the customer to type in keywords to initiate a search. It then eliminates the need for a keyboard at the customer location and it is felt that when used sparingly will be more acceptable to customers than a keyboard. For occasions that require significant keying, the customer can request a rep who can key the data for the customer.

Referring now to the dependent type of customer, it is anticipated that a handset rather than a speaker phone or external speaker can be used to enable the customer to speak privately with a representative. For an application of this system the input device can be a television remote control device perhaps with alterations comprising cursor movement keys, a joystick, or a microphone for

input. In recording this product information the customer can then save or take the desired information with him for his later review. The material can include instructions for use and operation, in addition to the advise of the live representative. It can also include a list of suggested products or services downloaded from the central facility computer. At any time the customer can also call for prepared presentations to better prepare him for a session with a representative. The system will educate the customer on the goods and services he is about to consider, and it will also permit him to bypass introductory presentations and immediately direct the session. He can also request personal assistance from a representative if he desires it at that point. Any information he desired can be recorded on paper, magnetically such as upon a cassette, video tape, computer disc, CD, or on a chip or smart card. At the same time the central facility can record the transaction for later retrieval so the customer can continue where he left off at a later date should his interest renew. The information can also be stored at the central facility for the purpose of later identification, or in case it is needed to resolve possible disputes.

The third type of shopper, the independent or independent type customer, can establish contact with the central facility's equipment without the assistance of a representative, and merely help himself in a self-service mode to databases which he can browse through for the goods or services which interest him. The information available to

this customer will include audio and visual information related to those goods and services of interest to the customer and can contain any desired sales or product information such as product specifications, service data, published articles, product demonstrations, orchestrated presentations, sales literature such as you might find in a brochure or catalogue, possible uses, compatibility, styles, selection, availability, comparisons to other products or services, published articles on products or services, product features, compatibility, or requirements.

In the case of automobiles or other durable goods information might comprise models, styles, expected life, efficiencies, colors, capacities, maintenance requirements, options, comparisons between models, published articles on products or excerpts of, pictures of products (still and full motion of product as in its various uses), testimonials of products, commercials, or infomercials. The images can include artwork such as photographs of paintings, drawings, or sculpture as a means of making the atmosphere more interesting and attractive. In the case of financial instruments or investments, information can include expected profit or margins, past performance of like products, maturity dates, terms, conditions, exclusions, limitations, and exceptions. The information can also be in the form of contracts.

Once the contracts are printed out the customer is directed to sign them and personally place them and any required payment (check) in a mail bag 28 located at the retail sales facility 14. A binder can be issued upon the customer signing applications for

financial services and mailing them so he can take possession of any purchased goods or merchandise in contemplation of the financial services companies accepting the applications and performing final execution of the contracts in the home sovereign. In the application of entertainment the possession can include the presentment of recorded performances or programming to the customer such as can be transmitted or in some otherwise fashion conveyed to the customer.

Alternatively, some other means of remitting payment and any completed contracts to the agent can be used such as electronically where the customer can for example endorse an electronic signature box displayed on his monitor by means of an electronic pen or other comparable device and subsequently transmit by modem the electronic contracts back to the central facility or by some other electronic means to permit the customer to legally apply for contracts perhaps comprising the faxing or transmitting of a signed contract from the remote to the central facility.

The system 10 of this invention overcomes such aforementioned drawbacks by centralizing the administration and selling of products and thereby substantially reduces the costs associated with creating, marketing, and administering these products and services. The system 10 also affords the advantage of consolidating almost all management activities of the financial services products with the central office. The primary or only task of the retail sales location in the preferred embodiment is to refer the customer to the equipment at

the remote location. Hence, all possible responsibilities are centralized permitting better control and simplifying ongoing management. With the great reduction in costs associated with developing and administering new products it is now possible, that is affordable, to develop a greater variety of products which are then more likely to fit the needs of specific customers.

Examples of information for home users would be information provided when purchasing or renting movies, music, or other forms of entertainment might comprise: ratings, titles, product descriptions, artists or actors, articles written by critics or excerpts of, and short music or movie segments, samples or previews. Other product information includes lists of available products and, in general, any audio or visual information a customer might wish to know including quote, price, or any information about goods or services other than quote, binder, or price. As an assistance to any attendant or representative at the central facility that same or related product information can be displayed on the representative's monitor at the central facility to aid in his assisting the customer.

Another advantage of the invention is that the supporting materials for new products, such as computer programs and other sales materials, are now centralized. It is no longer necessary to train various outside staff members to sell and support the new products. This gives the financial services company or other provider of goods and services more control over the sales process.

products. This gives the financial services company or other provider of goods and services more control over the sales process.

The foregoing description of the preferred embodiment of the invention has been presented for the purposes of illustration and description. It is not intended to be exhaustive or to limit the invention to the precise form disclosed. Many modifications and variations are possible in light of the above teachings. As one such modification the information transmitted between the central and remote facility can be compressed using well-known techniques to speed the operation of the system. Conversely, where the means of transmission is sufficient it can be unnecessary to compress the information before transmitting which can eliminate or reduce computing power at the customer location.

As another variation of the invention, whereas the remote facility normally initiates contact with the central facility, it is contemplated that the central facility or its representative can have occasion to initiate contact with a given remote facility. An example would be for use in a public or private location where the central system would contact the remote facility to apprise potential customers of goods and services offered such as with special offers or new product introductions. In a public location such as at a mall a remote terminal can perform for customers who pass and prompt them to press the screen to obtain specific information.

In another modification the system can utilize voice synthesis to

prompt or present options to the customer and can be used in tandem with visual prompts. By this means the customer can at his leisure and without the assistance of the representative review any desired information about those goods and services he is most interested in with complete privacy yet can by way of his input device request a representative at his will should he desire personal service. In this fashion the customer can serve himself should he wish or if preferred he can sit back and let the representative fully control the presentation. The transmitted presentation can utilize a well-known spokesperson and give the appearance of a commercial or infomercial. On his own the customer can back up, fast forward, skip, or jump to the specific product information he wishes at his command. His access to this information would be described in the computer industry as random.

Information can be provided at various levels of detail through a technique known as hypertext. The customer can thus review a summary of specific information and at his request or command receive a level of information of greater detail. One such means of accomplishing the summoning of the representative would be to provide 20 an icon or tool on the customer's monitor which he can press or select at any time which in turn causes the system to summon or ring a centrally or alternatively remotely located representative to personally assist the customer.

This system would be of great benefit to an employment agency

or head hunter who might then record interviews with a selection of employee candidates for presentation purposes permitting prospective employers to browse the catalogue of candidates in quickly narrowing and finalizing their recruiting search.

5

The provider of the equipment can charge the customer a fee for use of the system and its services for which it can then provide the customer with a printed coupon, rebate or voucher for free goods or services, or an equivalent or partial discount should the customer purchase his goods or services at that remote location during an unlimited or limited future period of time.

In addition to accepting a credit card or similar means as payment for system use, the system could accept cash or any other payment means.

It is intended that the scope of the invention be limited not by this detailed description, but rather by the claims appended hereto.